

**Title 20—DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND  
PROFESSIONAL REGISTRATION  
Division 700-Insurance Licensing  
Chapter 1—Insurance Producers**

**ORDER OF RULEMAKING**

By the authority vested in the director of the Missouri Department of Insurance, Financial Institutions and Professional Registration under section 374.045, RSMo 2000, the director adopts a rule as follows:

**20 CSR 700-1.010** Insurance Producer's Examination and Licensing Procedures and Standards (Amendment) **is adopted.**

A notice of proposed rulemaking containing the text of the amendment rule was published in the *Missouri Register* on January 2, 2008 (32 MoReg 72-74). No changes have been made in the text of the proposed amendment rule, so it is not reprinted here. This proposed amendment rule becomes effective thirty (30) days after publication in the *Code of State Regulations*.

**SUMMARY OF COMMENTS:**

Larry Case testified on behalf of MAIA in favor of the rule.

COMMENT #1: Calvin W. Call and Brent Butler, on behalf of Missouri Insurance Coalition, commented that the examination requirement in (3)(A) was beyond the department's authority because it directly contradicts state law in section 375.016.7, RSMo, which states "Individuals applying for limited lines producer licenses shall be exempt from examination."

RESPONSE: "Limited lines insurance" is defined by section 375.012.2(10), RSMo as: "insurance involved in credit transactions, insurance contracts issued primarily for covering the risk of travel or any other line of insurance that the director deems necessary to recognize for the purposes of complying with subsection 5 of section 375.017."

Section 375.017.5 applies to non-resident applicants and states:

"Notwithstanding any other provision of this chapter, a person licensed as a limited line credit insurance producer or other type of limited lines producer in his or her home state shall receive a nonresident limited lines producer license, pursuant to subsection 1 of this section, granting the same scope of authority as granted under the license issued by the home state of the producer. For the purposes of this subsection, limited line insurance is any authority granted by the home state which restricts the authority of the license to less than the total authority prescribed in the associated major lines pursuant to subdivisions (1) to (6) of subsection 1 of section 375.018."

None of the lines the department proposes to examine are included in the definition of "limited lines insurance". The director respectfully disagrees with this comment. No changes have been made to the rule as a result of this comment.